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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

827543

Phelan Hallinan Diamond & Jones, PC

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Attorneys for Secured Creditor: Wells Fargo Bank,

N.A. Bank, N.A.

In Re:

TAMARA G. BLACK a/k/a TAMARA BLACK a/k/a

TAMARA G. PAINO

Order Filed on September 6, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No: 19-22693 - JKS

Hearing Date: 08/22/2019

Judge: John K. Sherwood

ORDER RESOLVING OBJECTION TO CONFIRMATION

The order set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: September 6,

2019

Honorable John K. Sherwood United States Bankruptcy Court NJID 827543
Phelan Hallinan Diamond & Jones, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
856-813-5500
Attorneys for Wells Fargo Bank, N.A.

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

IN RE:

TAMARA G. BLACK A/K/A CASE NO. 19-22693 - JKS

TAMARA BLACK A/K/A

TAMARA G. PAINO CHAPTER 13

ORDER RESOLVING

Debtor OBJECTION TO CONFIRMATION

HEARING DATE: 08/22/2019

This Order pertains to the property located at 171 DYER AVENUE, EMERSON, NJ 07630-1205, mortgage account ending with "3387";

THIS MATTER having been brought before the Court by, Cassandra C. Norgaard, Esquire, Esquire attorney for debtor, Tamara G. Black upon the filing of a Chapter 13 Plan, Wells Fargo Bank, N.A. Bank, N.A. by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the of the parties to the form, substance and entry of the within Order; and for other and good cause shown:

IT IS on the day of , 2019, ORDERED as follows:

- 1. Wells Fargo Bank, N.A. has filed a valid, secured Proof of Claim in the amount of \$39,272.49 (claim no. 2).
- 2. The Trustee is authorized not to pay the secured arrearage claim of Wells Fargo Bank, N.A. in the amount of \$39,272.49 (claim no. 2), so debtors can apply and potentially complete a loan modification. Should the debtors qualify for a loan modification, the loan modification must be approved no later than October 29, 2019 or as extended by court.
- 3. If Loan Modification is approved, Wells Fargo Bank, N.A. shall file an Amended Proof of Claim showing the amount of arrears paid to date by the Trustee.
- 4. If a loan modification is not approved by **October 29, 2019 or as extended by court**, the debtors shall do one of the following: 1) file a Modified Plan to cure the arrearage claim of Movant; or 2) file a Modified Plan to surrender the property subject to said claim; or 3) a Notice to Convert to Chapter 7; or 4) a Notice to Dismiss Case.

- 5. Debtors acknowledge that the monthly post-petition mortgage payment amount is subject to change in accordance with the terms of the note and mortgage.
- 6. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.